PTO/SB/08A (10-96)

Please type a plus sign (+) inside this box Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE +

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for f	form 1449A/PTO			Complete if Known			
I	NFORMAT	rion	N DISCLOSURE	Application Number	09/975,457		
S	TATEMEN	NT B	Y APPLICANT	Filing Date	October 11, 2001		
	(u	ise as ma	ny sheets as necessary)	First Named Inventor Group Art Unit	Gordon T. Brown		
				Examiner Name			
Sheet	1	of	3	Attorney Docket Number	47781-7		

			U.S. PATENT DOCUMENT	rs	
Examiner Initials	Cite No. ¹	U.S. Patent Document Number Kind Code ²	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
ERC	- 	(if known) 2,509,718	Barbey	05/30/1950	
			'		
ERC	ļ	2,693,909	Allan	11/09/1954	
ERC		3,040,984	Cox et al.	06/26/1962	
ERC		3,492,655	Deskevich et al.	01/27/1970	
ERC		3,623,012	Lowry	11/23/1971	
ERC		3,749,892	Stenning	07/31/1973	
ERC		4,222,109	Siwula	09/09/1980	
ERC		4,264,808	Owens et al.	04/28/1981	
ERC		4,277,837	Stuckert	07/07/1981	
ERC		4,308,588	Siwula	12/29/1981	
ERC		4,321,672	Braun et al.	03/23/1982	
ERC		4,370,649	Fuerle	01/25/1983	
PRC.		4,376,978	Musmanno	03/15/1983	
ORC		4,412,287	Braddock, III	10/25/1983	,
FIRE		4,460,965	Trehn et al.	01/17/1984	

					FOREIGN PATENT DOCUMENTS			
Examiner Initials	Cite No.	For	reign Patent Docus	ment Kind Code ⁵ (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
CRC		JР	5458332		Sharp Corp.	05/11/1979		

Examiner Signature Cosimanu, E	Date Considered 2/8/02
--------------------------------	------------------------

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ¹Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ³Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

⁺ Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are

required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE +

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for fo	orm 1449A/PTO				Complete if Known
IN	INFORMATION DISCLOSURE		Application Number	09/975,457	
S	TATEMEN	NT E	BY APPLICANT	Filing Date	October 11, 2001
	(u	ise as m	any sheets as necessary)	First Named Inventor Group Art Unit	Gordon T. Brown
				Examiner Name	
Sheet	2	of	3	Attorney Docket Number	47781-7

			U.S. PATENT DOCUMEN	ГS	
Examiner Initials	Cite No.1	U.S. Patent Document Number Kind Code		Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
ERC		(if known) 4,549,264	Carroll et al.	10/22/1985	
	+				
ERC		4,569,029	Hatta et al.	02/04/1986	
ERC		4,594,663	Nagata et al.	06/10/1986	
ERC		4,727,243	Savar	02/23/1988	
ERC		4,953,085	Atkins	08/28/1990	
PRC		5,093,787	Simmons	03/03/1992	
ERC		5,126,936	Champion et al.	06/30/1992	
CRC		5,172,313	Schumacher	12/15/1992	
ERC		5,193,055	Brown et al.	03/09/1993	
ERC		5,202,826	McCarthy	04/13/1993	
ERC		5,220,500	Baird et al.	02/23/1999	
ERC		5,220,501	Lawlor et al.	06/15/1993	
ERC		5,262,942	Earle	11/16/1993	
PRC		5,283,829	Anderson	02/01/1994	<u> </u>

			FOREIGN PATENT DOCUMENTS			
Examiner Initials	Cite No.1	Foreign Patent Document	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	Office ³ Number ⁴ Kind Code ⁵ (if known)					

Examiner Signature	Cosimano, E.	Date 2-7-02

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

⁺ Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount

of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS

TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

	ш		
Please type a plus sign (+) inside this box	Ш	Approved for use through 10/31/99.	OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE +

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for for	m 1449A/PTO			Complete if Known			
IN	FORMA	l O I	N DISCLOSURE	Application Number	09/975,457		
ST	CATEMEN	NT E	SY APPLICANT	Filing Date	October 11, 2001		
	,		4	First Named Inventor	Gordon T. Brown		
	(1	use as ma	my sheets as necessary)	Group Art Unit			
				Examiner Name			
Sheet	3	of	3	Attorney Docket Number	47781-7		

	Lan	Luca	U.S. PATENT DOCUMENT		
Examiner Initials	Cite No.	U.S. Patent Document Number Kind Code (if known,		Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
ERC		5,326,959	Perazza	07/05/1994	
CRC		5,383,113	Kight et al.	01/17/1995	
ERC		5,406,475	Kouchi et al.	04/11/1995	
ERC		5,649,115	Schrader et al.	07/15/1997	
ERC		5,875,435	Brown	02/23/1999	

				FOREIGN PATENT DOCUMENTS			
Examiner Initials	Cite No.	Foreign F	Code ⁵ known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
						-	

Examiner		Date O =
Signature	(Oct man	1 - 1 - 1 - 1 - 1
Signature	Ostriano	Considered

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ³Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

⁺ Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount

of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS

TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/08B (10-96)Please type a plus sign (+) inside this box

Approved for use through 10/31/99. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449B/PTO					Complete if Known	
IN	FORMA	TION	DISCLOSURE	Application Number	09/975,457	
STATEMENT BY APPLICANT			Y APPLICANT	Filing Date	October 11, 2001	
				First Named Inventor	Gordon T. Brown	
		(use as n	nany sheets as necessary)	Group Art Unit	·	
				Examiner Name		
Sheet	1	of	1	Attorney Docket Number	47781-7	

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
ERC		YODER, S., KNIGHT, S. AND J. LANGDELL, "Five Financial Programs for the Home," PC Magazine, Feb. 1983, pp. 106, volume 1, number 10.	/
ERC		OLIVIERI, P., "Mind Your Business: Not Another Checkbook Program," Softalk, Oct. 1983, pp. 258, volume	-
ERC		WILKENS, ROBERT P., "How Lawyers Can Use Microcomputers", Byte Magazine; May, 1984 pp. 160-167; R.P.W. Publishing Company.	
ERC		Dow Jones General Ledger, Byte Magazine May, 1984.	
ERC		HARRISON, TOM, "Recordkeeping for Small Businesses", 1985, The American Association of Small Business Accountants.	-
CRC		MAGID, LAWRENCE J., "Software Speeds Banking-at-Home with Checkbook-Balancing Function," Washington Post, Nov. 7, 1988, pp. F29.	,
2RC		JONES, MITT, "After Hours: Products for the Leisure Side of Personal Computing," PC Magazine, November 14, 1989, pp. 513-514.	٠
ERC		JONES, MITT, "CheckFree," PC Magazine, January 1, 1990, pp. 144-145, Volume 9 Number 1.	
ERC		SHIPLEY, CHRIS, "CheckFree 3.0 (CheckFree Corp.)(Software Review) (one of eight evaluations of personal-finance software packages in 'Bank on Software for Easy Money Management')," <i>PC-Computing</i> , Jan. 1993, pp. 300, volume 6, number 1	
CRC		Interview with Don Kniffin. TMA Journal, Jan./Feb. 1994, pp. 34-38, Volume 14 issue 1.	·
ERC		The American Express Platinum Card, http://home1.americanexpress.com/apply/platinum/card/docs/page1b0.asp, Nov. 1, 2000.	

Examiner Signature	Cosimano, E	Date Considered 2-8-02
-----------------------	-------------	------------------------

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

J0430414

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.